



## Town of Monterey

302 E Commercial Ave, Monterey, TN 38574

Water Leak Relief exists to ease the burden associated with water and sewer leaks. When a leak occurs, our program provides your customer relief from financial burden and allows you to collect payment for the water you provided.

# Leaks cost us- *not you or your customers!*

You can provide the following coverages to better protect your customers and your utility:

▪ **WATER LEAK RELIEF**

**Excess water bill relief in the case of a qualifying water leak**

We will pay the difference between your customer's average monthly water bill, based on the last 12 months, and the qualifying water leak bill amount, up to the utility's coverage limit amount. This keeps money in your customer's pocket and revenue in your bottom line.

▪ **SEWER LEAK RELIEF**

**Excess sewer bill relief in the case of a qualifying sewer leak**

We will pay the difference between your customer's average monthly sewer bill, based on the last 12 months, and the qualifying sewer leak bill amount, up to the utility's coverage limit amount. This keeps money in your customer's pocket and revenue in your bottom line.

*~ADDITIONAL SERVICES AVAILABLE~*

▪ **WATER LINE RELIEF**

**Repair bill relief in the case of a qualifying water line break**

We will pay water line repair bills for qualifying water line breaks, up to the \$10,000 service limit. When a water line breaks, your customer can have peace of mind in knowing that they have line relief.

▪ **SEWER LINE RELIEF**

**Repair bill relief in the case of a qualifying sewer line break**

We will pay sewer line repair bills for qualifying sewer line breaks, up to the \$10,000 service limit. When a sewer line breaks, your customer can have peace of mind in knowing that they have sewer relief.

## HOW DOES IT WORK?

As a participating utility, you enroll all customers into Water Leak Relief and Sewer Leak Relief. Customers that do not wish to participate may call the Water Leak Relief hotline to opt out of the program. A toll-free number is provided. Customizable coverage limits are available, ranging from \$500-\$3,000. After an initial 30-day waiting period, all participating customers will have access to these coverages. The waiting period will be waived for customers currently participating in water leak protection.

Water Line Relief and Sewer Line Relief may be added by any customer at any time by calling the Water Leak Relief hotline. All service additions and limit amount increases are subject to an initial 30-day waiting period.

All calls to the Water Leak Relief hotline are recorded to ensure the quality of our customer service and to protect the utility against any disputes.

Participating customers are billed for their coverages as part of their monthly utility bill. Changes to a customer's services are communicated from Water Leak Relief to your utility in a timely fashion. You then make one monthly payment to Water Leak Relief, based on the number of participating customers for each service. This streamlines the billing, collection, and payment process for all parties.

When a water or sewer leak occurs, Water Leak Relief/Plateau Insurance will work with your utility staff to obtain all necessary information to process the claim. Once the claim is processed, we send a check to your utility for the difference between the customer's average monthly bill and the qualifying leak bill amount, up to the utility's coverage limit amount.

When a water or sewer line breaks, the customer will call the Water Leak Relief hotline to initiate the claims process. After the claim is processed, Water Leak Relief will pay qualifying repair bills, up to the customer's service limit amount.

We encourage all participating utilities to add an administrative fee to the participating customer's premium amount to compensate for any staff time spent administering the Water Leak Relief program. The administrative fee amount, if any, is at your discretion.



## CONTACT INFORMATION

**Water Leak Relief, LLC**  
157 Lantana Road, Crossville TN, 38555  
Toll Free (855) 426-7655  
info@waterleakrelief.com  
www.waterleakrelief.com

**Direct Contact**  
Ashley Wells  
(513) 460-6212  
ashley@waterleakrelief.com

## REFERENCES

**City of Crossville**  
392 N. Main Street, Crossville, TN 38555  
Mayor R.J. Crawford  
(931) 335-8880

**City of Pikeville**  
25 Municipal Drive, Pikeville TN, 37367  
Mayor Phillip Cagle  
(423) 447-2919

**Cumberland Plateau Water Authority**  
2089 East 1st Street, Crossville TN, 38555  
General Manager, Jeff Dyer  
(931) 248-2253

**Signal Mountain Water Utility**  
1111 Ridgeway Ave, Signal Mtn, TN 37377  
Town Manager, Matt Justice  
(423) 260-9609

**City of Jasper**  
4460 Main St, Jasper, TN 37347  
Mayor Jason Turner  
(423) 942-3180

## Insurance Premium-Leak Relief

**Monterey  
RESIDENTIAL**

Limit 2 Claims Every 12 Months

Limit

	\$ 500	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000
2x Avg Water Bill (200%)	\$ 2.64	\$ 2.82	\$ 2.93	\$ 3.00	\$ 3.07	\$ 3.13

**COMMERCIAL SINGLE OCCUPANCY**

Limit 2 Claims Every 12 Months

Limit

	\$ 500	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000
2x Avg Water Bill (200%)	\$ 3.62	\$ 4.02	\$ 4.25	\$ 4.43	\$ 4.57	\$ 4.70

**COMMERCIAL MULTIPLE OCCUPANCY**

Limit 2 Claims Every 12 Months

Limit

	\$ 500	\$ 1,000	\$ 1,500	\$ 2,000	\$ 2,500	\$ 3,000
2x Avg Water Bill (200%)	\$ 5.68	\$ 6.62	\$ 7.21	\$ 7.62	\$ 7.96	\$ 8.26

<b>SERVICE FEE-LINE RELIEF</b>	Limit
	\$ 10,000.00
<b>WATER LINE RELIEF</b>	
Residential	\$ 5.40
Commercial Single Occupancy	\$ 14.30
Commercial Multi-Occupancy	\$ 29.15
<b>SEWER LINE RELIEF</b>	
Residential	\$ 7.10
Commercial Single Occupancy	\$ 14.80
Commercial Multi-Occupancy	\$ 29.65



# WATER LEAK RELIEF

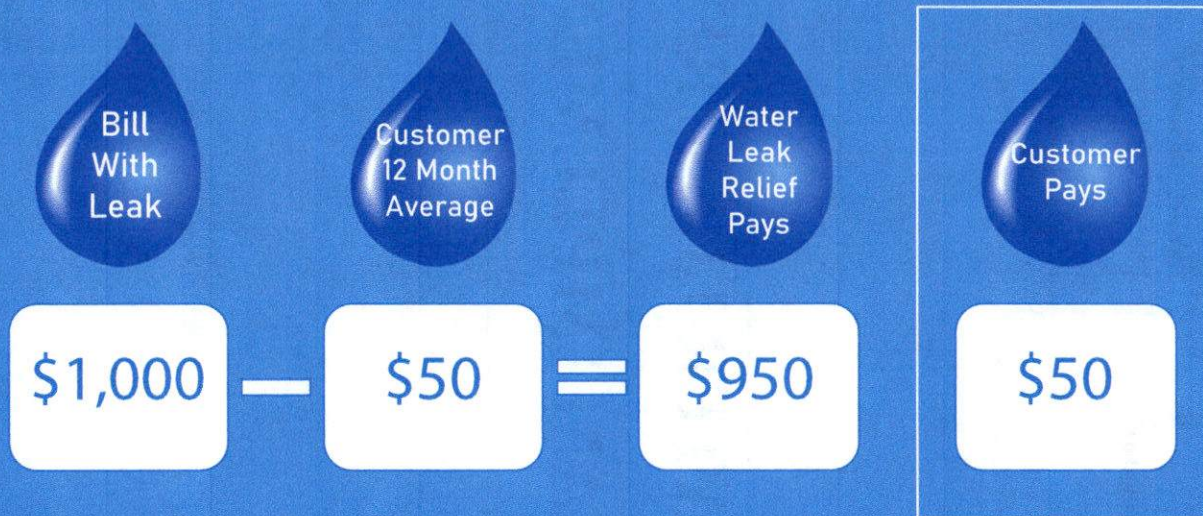
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## WATER LEAK RELIEF PROGRAM IMPLEMENTATION

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## WATER LEAK RELIEF & SEWER LEAK RELIEF



If you had a leak and your water bill with the leak is \$1,000 and the average of your last 12 water bills is \$50.00. You would pay the Utility \$50.00 and Water Leak Relief will pay the Utility the remaining \$950.00.

- Water Leak Relief pays the difference between the water leak bill amount, up to coverage limit, and average monthly bill, based on previous 12 months.
- All participating utilities' customers are enrolled. Customers may opt out by calling our toll free number.

**LEAKS COST US, NOT YOU OR YOUR CUSTOMERS!**



## CLAIMS PROCESS

### WATER LEAK RELIEF CLAIM FORM

Phone: 931-459-3123 Fax: 931-459-3114 Email: [wclaims@plateaugroup.com](mailto:wclaims@plateaugroup.com)

Utility District \_\_\_\_\_ Utility Phone # \_\_\_\_\_

Customer Account Number: \_\_\_\_\_ Residential  Commercial

Customer Name: \_\_\_\_\_

Customer Email: \_\_\_\_\_

Phone # \_\_\_\_\_ Phone # \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Did Utility notify customer of leak? Yes  No  OR Found leak after receiving high bill? Yes  No

Date Notified of Leak: \_\_\_\_\_

Date repaired: \_\_\_\_\_

Person/Company making repairs: \_\_\_\_\_

Phone # \_\_\_\_\_

Detailed Description of leak and repair:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Average Prior 12 months water bills: \$ \_\_\_\_\_ Water bill amount: \$ \_\_\_\_\_

(attach documentation)

12 month history, current bill, repair invoices and receipts

Email claim form and documentation to [wclaims@plateaugroup.com](mailto:wclaims@plateaugroup.com)

Thank you

Plateau Casualty Insurance Company  
Claims Administrator for Water Leak Relief, LLC  
P.O. Box 7001 - Crossville, TN 38557-7001

- The provided Water Leak Relief Claim Form demonstrates the information needed to determine if a leak will qualify for a claim benefit. Water Leak Relief claims department will be responsible for collecting all information and completing the form.
- The utility will be responsible for providing the 12 month billing history to allow our claims department to calculate the average bill. This history will need to include a breakdown that documents if the customer is paying for Water Leak or Line Relief protection.
- An email contact for the utility will need to be provided for our claims department to request the 12 month billing history.



## FEE LINE ITEMS FOR BILLING

### MONTHLY FEE WATER LEAK RELIEF

Residential ..... \$ \_\_\_\_\_

Commercial ..... \$ \_\_\_\_\_  
*Single Occupancy*

Commercial ..... \$ \_\_\_\_\_  
*Multiple Occupancy*

### **ADDITIONAL SERVICE PROGRAMS**

**Water Line Relief and/or Sewer Line Relief:** Participants in the Water/Sewer Line Relief program are eligible for up to \$10,000 in qualifying water/sewer line break repairs. This service can be added by calling

**1-855-426-7655.**

### WATER LINE and/or SEWER LINE RELIEF

Residential ..... \$ \_\_\_\_\_ / \$ \_\_\_\_\_

Commercial ..... \$ \_\_\_\_\_ / \$ \_\_\_\_\_  
*Single Occupancy*

Commercial ..... \$ \_\_\_\_\_ / \$ \_\_\_\_\_  
*Multiple Occupancy*

- Each Utility will need to work with their billing software provider to ensure that all available fee line items can be included on the water bill.
- Most software providers are familiar with the Water Leak Relief program and the necessary billing requirements. WLR will gladly work with the utility and their software provider to establish the billing capabilities needed.
- Immediately after approval of the WLR Program, the Utility will need to contact their software provider to begin process of adding the fee line items seen in the example provided.



## CUSTOMER FLYERS



Beginning on \_\_\_\_\_ customers will be enrolled into the Water Leak Relief program. As a participant in our program, you will be eligible for a benefit claim in the event of a qualifying water leak. This is an optional program. If you choose not to be enrolled in the Water Leak Relief program, you may opt out by calling toll free 1-855-426-7655.

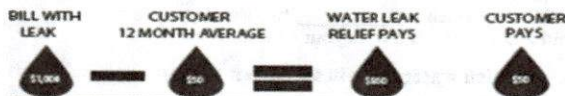
# Leaks cost us- *not you!*

See below for program information. Policy terms & conditions are available upon request.

As a program participant, you are allowed up to two benefit claims, per 12-month period, for qualifying water leak. Your benefit claim coverage limit is \$ \_\_\_\_\_ per qualifying leak.

The benefit claim amount is based on the difference between your average monthly bill (based on the last 12 months) and your water leak bill amount. To qualify a leak must cause your bill to exceed, at minimum, double your average monthly bill amount (based on the last 12 months). Participants are subject to an initial 30 day waiting period before benefit claims can be made. Program is subject to Terms & Conditions

Example: Your water bill with the leak is \$1,000.00. The average of your water bills for the last twelve (12) months is \$500.00. You will pay the Utility \$500.00 and Water Leak Relief will pay the Utility \$950.00.



Participation in the Water Leak Relief program is optional. If you choose not to participate, you may opt out by calling toll free 1-855-426-7655.

### \*\*IMPORTANT NOTICE\*\*

If you choose to opt out of the program, your utility will not adjust your bill in case of a water leak.

### MONTHLY FEE WATER LEAK RELIEF

Residential ..... \$ \_\_\_\_\_

Commercial ..... \$ \_\_\_\_\_  
*Single Occupancy*

Commercial ..... \$ \_\_\_\_\_  
*Multiple Occupancy*

### ADDITIONAL SERVICE PROGRAMS

**Water Line Relief and/or Sewer Line Relief:** Participants in the Water/Sewer Line Relief program are eligible for up to \$10,000 in qualifying water/sewer line break repairs. This service can be added by calling

1-855-426-7655.

### WATER LINE and/or SEWER LINE RELIEF

Residential ..... \$ \_\_\_\_\_ / \$ \_\_\_\_\_

Commercial ..... \$ \_\_\_\_\_ / \$ \_\_\_\_\_  
*Single Occupancy*

Commercial ..... \$ \_\_\_\_\_ / \$ \_\_\_\_\_  
*Multiple Occupancy*

www.waterleakrelief.com

- The example of the customer flyer above will be distributed to each water customer. Water Leak Relief has the ability to mail the flyer, but including it with the customers' water bill adds a level of validation to lessen the number of phone calls to the utility asking if the program is legitimate.
- If Water Leak Relief is mailing the flyers, we will need a mailing list including customer "billing" address to mail the flyers and ensure accuracy.
- Flyers will be mailed anywhere from 30 to 90 days before the start date of the program, after approval. We will rely on the discretion of the council to determine the desired lead time.



## CUSTOMER OPT OUT FORM

- Water Leak Relief provides a toll-free number for customers to conveniently opt out of the program if they wish. Our Customer Service Team will read a brief disclaimer to a customer that wishes to opt out of the program, explaining their high-water bills caused by leaks will no longer be adjusted by the Utility, or WLR. All calls are logged and recorded to ensure accuracy and provide the best customer service.
- The opt out form below can be used to assist those customers that do not wish to call. We ask that the form be completed and returned to WLR. We will keep a record of the opt out forms just as we do the calls to ensure accuracy.



### Customer Opt Out Form

You have the right to opt out of Water Leak Relief. Please read the following statement to ensure your understanding of what opting out of this service will mean for you.

Customer Name:	
Phone Number:	

Address:		
City:	State:	Zip Code:

If you have a qualifying leak resulting in a **high water** bill, Water Leak Relief will pay the difference between your **high water** bill and the average of your last 12 monthly water bills. Water Leak Relief will pay your utility company the difference up to your benefit limit, which is \$ \_\_\_\_\_, two times per year. You would only be responsible for your normal water bill and any amount over your benefit limit.

**Once you opt out of Water Leak Relief, your high water bill will no longer be eligible for adjustment.**

\_\_\_\_\_ has recently changed their bill adjustment policy for water leaks. They will no longer adjust customer's water bills who have a high bill as a result of a leak. You will be responsible for paying the full amount on any of your future leak bills.

#### Example:

If you had a leak and your water bill with the leak is \$1,000 and the average of your last 12 water bills is \$50.00. You will pay the utility \$50.00 and Water Leak Relief will pay the utility the remaining \$950.00.

However, by opting out of Water Leak Relief, you would be responsible for the full \$1,000.

If for any reason, you would like to opt back into Water Leak Relief services please call. 855-426-7655 and we will be happy to assist you.

**By checking this box, I am acknowledging that I have read and understood what opting out of Water Leak Relief services will mean for me.**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_





## MONTHLY PARTICIPATION REPORT

WATER  
LEAK  
RELIEF

PARTICIPANT REPORTING WORKSHEET

Water/Sewer LEAK Relief	#	x	\$	=
Residential	-	x	-	-
Commercial - Single	-	x	-	-
Commercial - Multiple	-	x	-	-
SUBTOTAL				-
<b>Water LINE Relief</b>				
Residential	-	x	-	-
Commercial - Single	-	x	-	-
Commercial - Multiple	-	x	-	-
SUBTOTAL				-
<b>Sewer LINE Relief</b>				
Residential	-	x	-	-
Commercial - Single	-	x	-	-
Commercial - Multiple	-	x	-	-
SUBTOTAL				-
<b>TOTAL PAYMENT DUE</b>				-

Signature \_\_\_\_\_
Date \_\_\_\_\_

	Utility Input Cells
	Hard Coded Utility Specific Price
	Automatic Calculation Based on Utility Input

- The monthly participation report gives the utility a convenient form to plug in the number of customers participating in each Water Leak Relief service on a monthly basis.
- Each billing cycle, a report can be generated to easily tally the number of participants in each category. Your software provider should be able to help identify this report.
- The green cells will have your selected pricing hard coded. Once a month, the number of participants will be entered into the yellow cells for each category and will total the amount due in the blue cells.
- Water Leak Relief can provide a monthly invoice for the amount due if requested. Once we receive the participation worksheet, an invoice will be generated.

# EXAMPLE

## WATER LEAK RELIEF PROGRAM TIMELINE

### Feb 2026

- Approval of WLR Program & Start Date
- Implementation of the program will begin immediately upon approval

### Mar 2026

- Flyers will be delivered to customers notifying them of the WLR Program, its benefits, and the ability to "opt out"
- Staff training will be completed before the flyers are delivered

### Apr 2026

- Customers will see WLR added to their water bill for the first time
- This bill will not be covered (30 day waiting period begins)
- Staff will complete 1st Participation Worksheet

### May 2026

- Customers may begin filing claims
- 30 day waiting period will have elapsed
- Staff will be contacted to deliver customer billing history to complete process



## WATER LEAK RELIEF IMPLEMENTATION:

### UTILITY CHECKLIST

1. Approval of Water Leak Relief Program and desired coverage limits with pricing; Will there be an administrative fee added?
2. Select program start date and number of months lead time for customers to receive the flyer before they see it on their bill; Provide minimum of 30 day notice
3. Provide method for distributing customer flyers; or, mailing list with all customers' billing addresses
4. Notify billing software provider of line items needed for all necessary WLR fees and ensure enrollment of customers prior to first bill including the fees
5. Schedule training with utility billing staff
6. Designate staff to receive weekly email changes and adjust customers' billing profiles
7. Designate staff to receive requests from claims department for 12 month billing histories
8. Designate staff to be notified of claims approval/denial status
9. Designate staff to complete monthly participation worksheet each billing cycle and send to WLR; Notify WLR if an invoice will be needed to process the monthly payment
10. Ensure all new water customers, after initiation of WLR Program, are enrolled and instructed to call WLR Customer Service to opt out if they do not wish to participate

**PLATEAU CASUALTY INSURANCE COMPANY**  
2701 North Main Street, Crossville, TN 38555 (800-752-8328)

**WATER LEAK COVERAGE INSURANCE POLICY**

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This Policy, the Declarations and Schedule Page, and any Endorsements constitute a complete Policy.

**INTRODUCTION**

This is a Policy between You and Us. Your rights and duties under this Policy may not be assigned without Our written consent. **PLEASE READ YOUR POLICY CAREFULLY.**

**WHAT IS COVERED**

We will pay for lost revenue resulting from excess water charges that your Customer has sustained as a result of a Leak. The Leak must be caused by or result from direct physical Loss on the Customer side of the meter by a Covered Cause of Loss, including interior frozen water line/plumbing, and the amount of Loss must equal or exceed the Loss Qualification Option indicated on the Declaration and Schedule Page.

**BENEFIT**

We will take the amount of the Customer's current water bill with the leak and subtract the average of the Customer's last twelve (12) water bills. If your "Customer" has less than twelve (12) months consecutive usage preceding the occurrence, the average use will be calculated over the available number of consecutive months.

The amount paid to You will be the difference up to the limit shown in the Declarations and Schedule Page.

**QUALIFICATIONS**

To qualify:

1. The leak must meet the Utility's current leak policy, occur on the Customer's side of the meter, must be accidental in nature, must be repaired within a period of ten (10) days from discovery with proof of repair to the Utility.
2. To be eligible to receive a benefit, the Customer's current water/sewer bill must be for an amount that is greater than the Loss Qualification defined in the Declaration and Schedule Page. A customer may only receive [two (2) ] benefit claims during any twelve (12) month period. Benefit claims will be made for up to [two] months for a single leak occurrence.
3. If a customer was notified by the Utility of a leak and did not take reasonable measures to stop the water loss and begin to make arrangements for the needed repairs within [ten (10)] days, no Benefit Claim will be granted. Receipt of a bill from the Utility that is greater than the Loss Qualification defined in the Declaration and Schedule Page may be considered notice. The claim will only be granted once the repairs have been completed.

Eligible Property Types are structures owned or leased by a Customer, used for residential occupancy or commercial occupancy that is titled as real property, and the land it is located on is also owned or leased by Your Customer. Any recreational vehicle or another type of home on wheels that is intended to be moved are not eligible. If You are aware of any pre-existing conditions, defects, or deficiencies with Your Customer's Water Service Line or Sewer Line, or have had any roots removed from Your Customer's Exterior Sewer Line before the effective date of Your Customer's first term of coverage, then the Property is not eligible for this coverage.

## WHAT IS NOT COVERED

This Policy will not cover a Loss caused directly or indirectly by any of the following:

1. Any cost associated with repairing the Customer's Water Service Line;
2. Customers with multiple living units on a single meter such as a campground, trailer park, motel, etc. are not eligible, except as included as multiple occupancy commercial service customers;
3. Routine dripping faucets;
4. Premises left vacant or abandoned;
5. More than [two (2)] occurrences per twelve (12) month period;
6. Filling of swimming pools;
7. Watering of lawns or gardens;
8. Leaks resulting from exterior, temporary water lines or hoses;
9. If a Customer becomes aware of a potential problem with their plumbing which could cause a leak and that problem is not resolved, by turning off water flow to the leak source, within five (5) days;
10. If a Customer has been notified of a suspected leak and does not take reasonable measures to stop the water loss and begin to make arrangements to repair the leak within (10) days of becoming aware;
11. Faulty water meter;
12. Improper meter reading;
13. Natural acts or disasters;
14. Pressure Washing or other external cleaning projects;
15. Sprinkler System leaks
16. New construction buildings that are unoccupied

## DEFINITIONS

**Customer(s)** means and refers to a utility customer who is participating in coverage under this Coverage Form.

**Covered Cause of Loss** means risk of direct physical Loss unless excluded by causes listed in What is not Covered.

**Leak** means the continuous and uninterrupted flow of potable water on the customer's side of the meter.

**Loss** means accidental loss of potable water on the customer's side of the meter.

**Utility** means the Named Insured.

**Named Insured** refers to the Named Insured shown on the Declarations and Schedule Page of this Policy.

**We, Us, and Our** means Plateau Casualty Insurance Company.

**You and Your** means the Named Insured shown on the Declarations and Schedule Page.

**Water Service Line** means the pipe that connects the home to the main water line.

**Exterior Sewer Line** means the wastewater line from the home to the sewer system.

## CONDITIONS

### Coverage Territory

We only insure covered property located in the United States of America.

### Limits of Insurance

The Aggregate Limit of Insurance is the most We will pay for any one Customer's Loss under this Policy or the maximum number of Occurrences for a designated period of time, shown in the Declarations and Schedule Page. Subject to the Aggregate Limit of Insurance, the most We will pay for Loss or damage in any one Occurrence to each Customer is the applicable Occurrence Limit shown in the Declarations and Schedule Page.

### **Duties In The Event Of Loss**

Required Documentation: To have a water leak event covered, You or Your Customer will need to provide documentation certifying the repair has been completed and provide the following information:

1. The date the leak was discovered;
2. The nature and location of the leak;
3. The date the leak was repaired;
4. The name of the person who repaired the leak;
5. A description of the repair work performed;
6. Provide current water bill and average of last 12 monthly bills.

### **Prompt Payment of Claims**

Within fifteen (15) business days after We receive written notice of loss, We will:

1. Acknowledge receipt of the claim. If We do not acknowledge receipt of the claim in writing, We will keep a record of the date, method and content of the acknowledgment;
2. Begin any investigation of the claim; and
3. Request a signed, sworn proof of loss, specify the information You must provide and supply You with the necessary forms. We may request more information at a later date, if during the investigation of the claim such additional information is necessary.

We will notify You in writing as to whether:

1. the claim or part of the claim will be paid;
2. the claim or part of the claim has been denied, and inform You of the reasons for the denial;
3. more information is necessary; or
4. we need additional time to reach a decision. If we need additional time, we will inform You of the reasons for such need.

We will provide notification as described in the above paragraph, within fifteen (15) business days after We receive the signed, sworn proof of loss and all information We requested.

If We have notified You that We need additional time to reach a decision, We must then either approve or deny the claim within forty-five (45) days of such notice.

We will pay for a Covered Loss within five (5) business days after We have notified You that payment of the claim or part of the claim will be made.

However, if payment of the claim or part of the claim is conditioned on Your compliance with any of the terms of this Policy, We will make payment within five (5) business days after the date You have complied with such terms.

The term "business day", as used in this section, means a day other than Saturday, Sunday or a Federal holiday.

### **Catastrophe Claims**

If a claim results from a weather related catastrophe or a major natural disaster, as defined by the commissioner, the claim handling and claim payment deadlines described in (1) through (3) above are extended for an additional fifteen (15) days.

Catastrophe or Major Natural Disaster means a weather related event which is:

1. Declared a disaster under state law; or
2. Determined to be a catastrophe by the Department of Insurance.

### **Subrogation**

If We make any payment under this Policy and You have a right to recover damages from another, We shall be subrogated to that right. However, Our right to recover is subordinate to that person or organization's right to be fully compensated for Loss.

### **Waiver or Change of Policy Provisions**

This Policy contains all the agreements between You and Us concerning the insurance afforded. This Policy's terms can be amended or waived only by endorsement issued by Us and made a part of this Policy.

### **Transfer or Assignment of Your Rights and Duties Under This Policy**

Your interests, rights and duties under this Policy may not be transferred or assigned without Our prior written consent.

### **Legal Action Against Us**

No suit, action or proceedings for recovery of any loss under this **Policy** will be sustainable in any court of law, equity or other tribunal unless all the requirements of this **Policy** are complied with and such suit, action or proceedings for recovery of any loss is commenced within twelve (12) months after the final statement of loss has been submitted to **Us** by **You**.

### **Cancellation**

1. **You** may cancel **Your** coverage under this **Policy**. **You** must notify **Us** in writing by mailing or delivering to **Us** advance written notice stating when such cancellation is effective.
2. If this policy has been in effect for Sixty (60) days or less, **We** may cancel **Your** coverage under this **Policy** by mailing or delivering to **You** written notice of cancellation to **You** at least:
  - a. Fourteen (14) days before the effective date of cancellation if **We** cancel for nonpayment of premium; or
  - b. if **We** cancel for any other reason.
3. If this policy has been in effect for more than 60 days, or if this policy is a renewal of a policy we issued, we may cancel this policy only for one or more of the following reasons:
  - a. Nonpayment of premium, including any additional premium, calculated in accordance with our current rating manual, justified by a physical change in the insured property or a change in its occupancy or use;
  - b. Discovery of fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy, or in presenting a claim under the policy;
  - c. Discovery of willful or reckless acts or omissions on the part of the named insured which increase any hazard insured against;
  - d. The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed;
  - e. A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;
  - f. The insurer is unable to reinsure the risk covered by the policy; or
  - g. A determination by the commissioner that the continuation of the policy would place the insurer in violation of the Tennessee insurance code or regulations of the commissioner.

Notice of cancellation will be mailed or delivered at least seventy-five (75) days prior to the effective date of the cancellation and state the reason for cancellation.

4. **Our** notice will be mailed or delivered to **You** at the last mailing address known to **Us**.
5. Notice of cancellation will state the effective date of cancellation and all insurance for **You** under this **Policy** will end on that date.
6. If this **Policy** is cancelled, unearned premium will be computed on a Pro Rata method, provided no claim has been made against this **Policy**. **We** will refund:
  - a. upon mailing of the notice of cancellation; or
  - b. as soon as practicable.
7. If cancellation notice is mailed, proof of mailing will be sufficient proof of notice.

### **Non-Renewal**

1. If we decide not to renew this policy, we will mail or deliver written notice of nonrenewal to the first Named Insured and agent, at least 75 days before the expiration date unless:
  - a. We have offered to issue a renewal policy; or
  - b. You have obtained replacement coverage or have agreed in writing to obtain replacement coverage.
2. Any notice of nonrenewal will be mailed or delivered to the first Named Insured's and agent's addresses shown in the policy. If notice is mailed, proof of mailing will be sufficient proof of notice.

### **Concealment, Misrepresentation, or Fraud**

This coverage is void in any case of fraud, intentional concealment or misrepresentation of a material fact, at any time, even at time of claim concerning:

- a. This coverage;
- b. The **Covered Property**;
- c. **Your** interest in the **Covered Property**; or
- d. A claim under this **Policy**.

### **Liberalization**

If **We** adopt any revision that would broaden the coverage under this **Policy** without additional premium during the **Policy** period, the broadened coverage will immediately apply to this **Policy**.

### **Reporting Conditions and Provisions**

When Reporting is shown on the "Declarations and Schedule Page", you must provide a report to us in accordance with the reporting provisions and the time periods shown.

As used by this policy, reporting period means the period of time, beginning with the inception of the policy, when you must tell us, in writing, of the Covered Property covered by this policy.

Within 30 days of the end of each reporting period indicated on the "Declarations and Schedule Page", you must give us the number of registered "Customer(s)" to which this Coverage applies during that reporting period.

While you are not required to provide us with the names and address of enrolled "Customer(s)" in your periodic report, you agree to maintain a complete record of participating "Customer(s)". You agree to provide us with a copy of such complete record(s) at our request.

1. Provisions applicable to Cancellation or Non-Renewal.

If you or we cancel or do not renew this policy for any reason, any reports that you owe at time of cancellation or non-renewal are still due. We will adjust the policy in accordance with the policy provisions. You must pay any premium that is due us for the period up to and including the date of cancellation or non-renewal.

2. If you fail to report as required, we will not provide coverage for any part of your uncollected excess water charges for that unreported reporting period.

**Final Premium Computation and Adjustment**

We will adjust the policy in the following manner.

We will multiply the reported values shown on the periodic report that you provide by the reporting rate shown on the "Declarations and Schedule Page". The result of this calculation is the premium that is due; such premiums are due within fourteen(14) days of receipt.

**Entire Contract**

This Policy and the Declarations and Schedule Page contains all the agreements between You and Us concerning the insurance afforded. This Policy's terms can be amended or waived only by issuance of a new Policy or Endorsement issued by Us and made a part of this Policy.

**Conformity to Statute**

This Policy is amended to comply with the statutes of the jurisdiction:

1. where it is issued; and
2. on the effective date.

**Applicable Law**

We agree that any terms of the Policy not in conformity with applicable law are conformed to comply with such law. If any portion of the Policy is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this Policy.

**Changes**

This Policy contains all the agreements between You and Us concerning the insurance afforded. The Policy's terms can be amended or waived only by endorsement issued by Us and made a part of the Policy.

In Witness thereof, We have caused Your Policy to be signed by Our President and Secretary.

SECRETARY

PRESIDENT



# WATER LEAK RELIEF

Beginning on \_\_\_\_\_, Town of Monterey customers will be enrolled into the Water Leak Relief program. As a participant in our program, you will be eligible for a benefit claim in the case of a qualifying water leak. This is an optional program. If you choose not to be enrolled in the Water Leak Relief program, you may opt out by calling toll free 1-855-426-7655.

## Leaks cost us- *not you!*

See below for program information. Policy terms & conditions are available upon request.

As a program participant, you are allowed up to two benefit claims, per 12-month period, for qualifying water leak. Your benefit claim coverage limit is \$\_\_\_\_\_ per qualifying leak.

The benefit claim amount is based on the difference between your average monthly bill (based on the last 12 months) and your water leak bill amount. To qualify a leak must cause your bill to exceed, at minimum, double your average monthly bill amount (based on the last 12 months). Participants are subject to an initial 30 day waiting period before benefit claims can be made. Program is subject to Terms & Conditions

**Example:** Your water bill with the leak is \$1,000.00. The average of your water bills for the last twelve (12) months is \$50.00. You will pay the Utility \$50.00 and Water Leak Relief will pay the Utility \$950.00.



### MONTHLY FEE

#### WATER LEAK RELIEF

Residential ..... \$ \_\_\_\_\_

Commercial ..... \$ \_\_\_\_\_  
*Single Occupancy*

Commercial ..... \$ \_\_\_\_\_  
*Multiple Occupancy*

### ADDITIONAL SERVICE PROGRAMS

**Water Line Relief and/or Sewer Line Relief:** Participants in the Water/Sewer Line Relief program are eligible for up to \$10,000 in qualifying water/sewer line break repairs. This service can be added by calling

**1-855-426-7655.**

#### WATER LINE and/or SEWER LINE RELIEF

Residential.....\$\_\_\_\_\_/ \$\_\_\_\_\_

Commercial .....\$\_\_\_\_\_/ \$\_\_\_\_\_  
*Single Occupancy*

Commercial..... \$\_\_\_\_\_/ \$\_\_\_\_\_  
*Multiple Occupancy*

Participation in the Water Leak Relief program is optional. If you choose not to participate, you may opt out by calling toll free **1-855-426-7655.**

#### **\*\* IMPORTANT NOTICE \*\***

If you choose to opt out of the program, your utility will not adjust your bill in case of a water leak.



# WATER LEAK RELIEF

## PARTICIPANT REPORTING WORKSHEET Town of Monterey

<u>Water/Sewer LEAK Relief</u>	#	x	\$	=
Residential	-	x	-	-
Commercial - Single	-	x	-	-
Commercial - Multiple	-	x	-	-
SUBTOTAL				-

<u>Water LINE Relief</u>	#	x	\$	=
Residential	-	x	-	-
Commercial - Single	-	x	-	-
Commercial - Multiple	-	x	-	-
SUBTOTAL				-

<u>Sewer LINE Relief</u>	#	x	\$	=
Residential	-	x	-	-
Commercial - Single	-	x	-	-
Commercial - Multiple	-	x	-	-
SUBTOTAL				-

**TOTAL PAYMENT DUE** -

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

- Utility Input Cells
- Hard Coded Utility Specific Price
- Automatic Calculation Based on Utility Input